

Express Mail Label No.: EV299862684US
RD-27,422
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Serial No.: 09/391,772

Filed: September 8, 1999

**For: METHODS AND APPARATUS
FOR SUBMITTING
INFORMATION TO AN
AUTOMATED LENDING
SYSTEM**

Art Unit: 3624

Examiner: Ella Colbert

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SEP 21 2004

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated September 10, 2003, Applicants respectfully request consideration and entry of the following amendment.

ARMSTRONG TEASDALE LLP

One Metropolitan Square, Suite 2600
 St. Louis, Missouri 63102-2740
 Phone: (314) 621-5070
 Fax: (314) 621-5065
 www.armstrongteasdale.com

**CERTIFICATE OF FACSIMILE TRANSMISSION TO THE
 UNITED STATES PATENT AND TRADEMARK OFFICE**

Date: September 21, 2004

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SEP 21 2004

Examiner: Ella Colbert : RE: U.S. Patent Application
 Art Unit: 3624 : Serial No.: 09/391,772
 Fax: (703) 872-9306 : Applicant: Dixon, III et al.
 From: Daniel M. Fitzgerald : Atty. Dkt. No.: RD-27,422

DOCUMENTS SUBMITTED WITH TRANSMISSION:

Cover Sheet (1 pg.)
 Copy of Auto-Reply Facsimile Transmission dated 6/22/2004 (1 pg.)
 Copy of Facsimile dated 6/22/2004 (1 pg.)
 Copy of Date-stamped post card (1 pg.)
 Copy of Amendment filed January 8, 2004 (32 pgs.)

Total pages including cover page: 36 pgs.

If all pages are not received, please contact: Gail Maloney at ext. 7458

RE: The above referenced U.S. Patent Application
 FOR: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED
 LENDING SYSTEM
 FILED: September 8, 1999

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (703) 872-9306 on the date shown below.

Date: September 21, 2004


 Daniel M. Fitzgerald, Reg. No. 38,880

Per our conversation today I am resending the facsimile sent to the USPTO on June 22, 2004 of a copy of the Amendment we filed via Express Mail on January 8, 2004, in response to an Office Action dated September 10, 2003. Also, I am attaching the Auto-Reply Facsimile Transmission received from the USPTO on June 22, 2004 showing receipt by the USPTO, and the date-stamped post card showing that the USPTO received the Amendment.

The information contained in this facsimile message is information protected by attorney-client and/or the attorney/work product privilege. It is intended only for the use of the individual named above and the privileges are not waived by virtue of this having been sent by facsimile. If the person actually receiving this facsimile or any other reader of the facsimile is not the named recipient or the employee or agent responsible to deliver it to the named recipient, any use, dissemination, distribution, or copying of the communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via U.S. Postal Service.

***IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CONTACT US IMMEDIATELY AT (314) 621-5070.**

Auto-Reply Facsimile Transmission



TO:

Fax Sender at 3146215065

Fax Information

Date Received:

Total Pages:

6/22/2004 10:32:36 AM [Eastern Daylight Time]
34 (including cover page)

ADVISORY: This is an automatically generated return receipt confirmation of the facsimile transmission received by the Office. Please check to make sure that the number of pages listed as received in Total Pages above matches what was intended to be sent. Applicants are advised to retain this receipt in the unlikely event that proof of this facsimile transmission is necessary. Applicants are also advised to use the certificate of facsimile transmission procedures set forth in 37 CFR 1.8(a) and (b), 37 CFR 1.6(f). Trademark Applicants, also see the Trademark Manual of Examining Procedure (TMEP) section 306 et seq.

Received
Cover
Page
=====>

06/22/2004 06:36 FAX 3146215065 001/034

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**CERTIFICATE OF FACSIMILE TRANSMISSION TO THE
UNITED STATES PATENT AND TRADEMARK OFFICE**

Date: June 22, 2004

Examiner: Ella Colbert : RE: U.S. Patent Application
Art Unit: 3624 : Serial No.: 09/291,772
Fax: (703) 872-9306 : Applicant: Dixon, III et al.
From: Daniel M. Fitzgerald : Atty. Del. No.: ED-37,423

DOCUMENTS SUBMITTED WITH TRANSMISSION:
Cover Sheet (1 pg.)
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RE: The above referenced U.S. Patent Application
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FILED: September 8, 1999

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the above-referenced Documents are being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number (703) 872-9306 on the date shown below.

Date: June 22, 2004
Daniel M. Fitzgerald, Reg. No. 34,830

For my voicemail messages to you of yesterday and today, transmitted herewith please find an Amendment that was mailed to the USPTO on January 8, 2004 in response to an Office Action dated September 10, 2003. Also, I am attaching the date-stamped post card showing that the USPTO received the Amendment. Please call me if you have any questions.

The information contained in this facsimile message is information protected by attorney-client and/or the attorney-work product privileges. It is intended only for the use of the individual named above and the privileges are not waived by virtue of this having been sent by facsimile. If the person actually receiving this facsimile or any other reader of the facsimile is not the named recipient or the employee or agent responsible to deliver it to the named recipient, any use, dissemination, distribution, or copying of the communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the above address via U.S. Postal Service.

NO VOICEMAIL MESSAGE AT 11:00 PM. PLEASE CONTACT THE INVENTOR AT 314-621-5070.
PAGE 184 * RCVD AT 6/22/04 10:32:36 AM [Eastern Daylight Time] * SVR:USPTO-EFTRF-18 * DNIS:8729306 * CSID:3146215065 * DURATION (mm-ss):15-30

THE UNITED STATES PATENT OFFICE IS REQUESTED TO IMPRESS ITS STAMP ON
THIS CARD AND PLACE SAME IN THE OUTGOING MAIL TO SHOW THE FOLLOWING
PAPERS HAVE BEEN RECEIVED.

Atty Dkt. No.: RD-27,422 (12764-72)

Applicants: Dixon, III et al.

S.N.: 09/391,772

Filed: September 8, 1999

Art Unit: 3624

For: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO
AN AUTOMATED LENDING SYSTEM

Enclosed:

Transmittal (3 pgs., in duplicate)

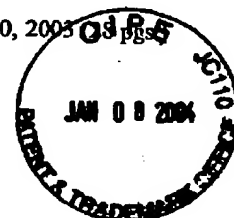
Amendment in response to Office Action dated September 10, 2003

Return Post Card

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Express Mail Label No.: EV299862684US

Mailed: January 8, 2004



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Atty Dkt. No.: RD-27,422 (12764-72)

Applicants: Dixon, III et al.

S.N.: 09/391,772

Filed: September 8, 1999

Art Unit: 3624

For: METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO
AN AUTOMATED LENDING SYSTEM

Enclosed:

Transmittal (3 pgs., in duplicate)

Amendment in response to Office Action dated September 10, 2003 (28 pgs.)

Return Post Card

DMF/rgm

Express Mail Label No.: EV299862684US

Mailed: January 8, 2004

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RD-27,422
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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INFORMATION TO AN
AUTOMATED LENDING
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: Examiner: Ella Colbert
:
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:
:RECEIVED
CENTRAL FAX CENTER
SEP 21 2004Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

1. Transmitted herewith is:
Transmittal (3 pgs., in duplicate); Amendment in Response to Office Action dated
September 10, 2003 (28 pgs.); Return post card

STATUS

2. Applicant
☐ claims small entity status.
☒ is other than a small entity.

CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER FOR PATENTS

Express Mail No. EV299862684US

Date: January 8, 2004

I hereby certify that the documents listed above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Daniel M. Fitzgerald, Reg. No. 38,880

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) ☒ Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
<input checked="" type="checkbox"/> first month	\$ 110.00	\$ 55.00
<input type="checkbox"/> second month	\$ 410.00	\$ 205.00
<input type="checkbox"/> third month	\$ 930.00	\$ 465.00
<input type="checkbox"/> fourth month	\$1,450.00	\$ 725.00
<input type="checkbox"/> fifth month	\$1,970.00	\$ 985.00
	Fee Due	\$ 110.00

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

- ☐ An extension of _____ months has already been secured. The fee paid therefor \$_____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ 110.00.

OR

- (b) ☐ Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1) CLAIMS REMAINING AFTER AMENDMENT		(Col. 2) HIGHEST NO. PREVIOUSLY PAID FOR	(Col. 3) PRESENT EXTRA	SMALL ENTITY ADDITIONAL RATE FEE	OR	OTHER THAN SMALL ENTITY ADDITIONAL RATE FEE
TOTAL	19	MINUS	20	=0	x \$9 = \$		x \$18 = \$0.00
INDEP.	4	MINUS	4	=0	x \$42 = \$		x \$84 = \$0.00
— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ \$140 = \$		+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR	TOTAL ADDITIONAL FEE \$0.00

- (a) ☒ No additional fee for Claims is required

OR

- (b) ☐ Total additional fee for claims required \$

FEE PAYMENT

5. Attached is a check in the sum of \$

- ☒ Charge Deposit Account No. 01-2384 the sum of \$110.00.
A duplicate of this transmittal is attached.


FEE DEFICIENCY

6. ☒ If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

- ☒ If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. ☐ Other:



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